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PATENT  
Attorney Docket No.: 020375-033110US

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Mail Stop Patent Application  
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P.O. Box 1450  
Alexandria, VA 22313-1450

By: Nina L. McNeill  
Nina L. McNeill

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Christopher R. McGee

Application No.:

Filed: Herewith

For: DISCOUNT-INSTRUMENT  
METHODS AND SYSTEMS

Examiner:

Art Unit:

**INFORMATION DISCLOSURE  
STATEMENT UNDER 37 CFR §1.97 and  
§1.98**

Mail Stop Patent Application  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

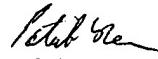
The references cited on attached form PTO/SB/08A are being called to the attention of the Examiner. In accordance with 37 CFR. § 1.98(d), copies of the references which have been previously cited to or referenced can be found in U.S. Appl. No. 10/268,040, filed October 8, 2002 (Attorney Docket No. 020375-033100US). It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and that the

references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR §1.97(g) and (h), no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information, and no inference should be made that the information and references are cited are, or are considered to be material to patentability because they are in this statement. No inference should be made that the information and references cited are prior art merely because they are in this statement.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the mailing of the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

  
Patrick M. Boucher  
Reg. No. 44,037

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, 8<sup>th</sup> Floor  
San Francisco, California 94111-3834  
Tel: 303-571-4000  
Fax: 303-571-4321  
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Substitute for form 1449/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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of

### *Complete if Known*

Application Number

Filing Date

First Named Inventor

Christopher R. McGee

Art Unit

Examiner Name

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### U.S. PATENT DOCUMENTS

Examiner	Cite No. <sup>1</sup>	Document Number Number Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-4,528,643	07-09-1985	Freeny Jr., Charles C.	
	AB	US-4,700,005	10-13-1987	Kashkashian Jr., Arsen	
	AC	US-4,884,212	11-28-1989	Stutsman, Richard	
	AD	US-5,146,067	09-08-1992	Sloan, et al.	
	AE	US-5,220,501	06-15-1993	Lawlor, et al.	
	AF	US-5,255,182	10-19-1993	Adams, Carl A.	
	AG	US-5,352,876	10-04-1994	Watanabe, et al.	
	AH	US-5,440,108	08-08-1995	Tran, et al.	
	AI	US-5,471,669	11-28-1995	Lidman, David G.	
	AJ	US-5,477,038	12-19-1995	Levine, et al.	
	AK	US-5,504,808	04-02-1996	Hamrick Jr., James N.	
	AL	US-5,511,114	04-23-1996	Stimson and Beshear	
	AM	US-5,513,117	04-30-1996	Small, Maynard E.	
	AN	US-5,557,516	09-17-1996	Hogan, Edward J.	
	AO	US-5,592,400	01-07-1997	Sasou and Yamazaki	
	AP	US-5,637,845	06-10-1997	Kolls, Brock	
	AQ	US-5,678,010	10-14-1997	Pittenger, et al.	
	AR	US-5,721,768	02-24-1998	Stimson, et al.	
	AS	US-5,796,832	08-18-1998	Kawan, Joseph C.	
	AT	US-5,868,236	02-09-1999	Rademacher, Darrell G.	
	AU	US-5,903,633	05-11-1999	Lorsch, Robert H.	
	AV	US-5,936,221	08-10-1999	Corder, et al.	
	AW	US-5,984,181	11-16-1999	Kreft, Hans-Diedrich	
	AX	US-5,987,438	11-16-1999	Nakano, et al.	
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	AZ	US-6,006,988	12-28-1999	Behrmann, et al.	
	BA	US-6,129,275	10-10-2000	Urquhart, et al.	
	BB	US-6,169,975 B1	01-02-2001	White, et al.	
	BC	US-6,193,155 B1	02-27-2001	Walker, et al.	
	BD	US-6,295,522	09-25-2001	Boesch, Brian P.	
	BE	US-6,298,336 B1	10-02-2001	Davis, et al.	
	BF	US-6,405,182 B1	06-11-2002	Cuervo	
	BG	US-6,473,500 B1	10-29-2002	Risafi, et al.	

Examiner Signature		Date Considered	
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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Kind Codes of U.S. Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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	BH	US-6,510,983 B2	01-28-2003	Horowitz, et al.	
	BI	US-2001/0018660 A1	08-30-2001	Sehr Richard P.	
	BJ	US-2001/0023409 A1	09-20-2001	Keil, Dean S.	
	BK	US-2001/0023415 A1	09-20-2001	Keil, Dean S.	
	BL	US-2001/0047342 A1	11-29-2001	Cuervo	
	BM	US-2002/0174016 B1	11-21-2002	Cuervo	
	BN	US-2003/0053609 A1	03-20-2003	Risafi, et al.	

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				
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				First Named Inventor	Christopher R. McGee
				Art Unit	
				Examiner Name	
Page	3	of		Attorney Docket Number	020375-033110US

<b>NON PATENT LITERATURE DOCUMENTS</b>				
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		
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